

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Isabel C. Balboa
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977



Order Filed on March 13, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Clifford Carter
Regina Carter

Debtor(s)

Case No.: 19-28930 (ABA)

Hearing Date: 03/11/2020

Judge: Andrew B. Altenburg, Jr.

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two(2) through four(4) is hereby

ORDERED.

DATED: March 13, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Clifford Carter and Regina Carter

Case No.: 19-28930 (ABA)

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The plan of the debtor having been proposed to the creditor, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provision of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 10/04/2019, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

ORDERED that the case is to be set up as a Tier Plan and the debtor shall pay the Standing Trustee, Isabel C. Balboa, based upon the following schedule:

Starting Month	No. of Months	Amount
11/01/2019	5.00	\$475.00
04/01/2020	55.00	\$1,400.00
11/01/2024	Projected end of plan	

ORDERED that the debtor's attorney be and hereby is allowed a fee of \$4,750.00. The unpaid balance of the allowed fee in the amount of \$4,360.00 plus costs of \$0.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

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ORDERED that if the debtor should fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the debtor(s), debtor(s)' attorney and any other party filing a Notice of Appearance.

ORDERED that the debtor's Motion to Avoid Liens under 11 U.S.C. § 522(f) be and is hereby granted. The following liens that impair the debtor's exemptions shall be avoided upon completion of the debtor's plan:

James & Virginia Stiles & Discover bank lien to be avoided

ORDERED that the debtor consents to pay secured claims as filed, with reservation of rights to challenge the claims.

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ORDERED as follows:

Pursuant to debtor's Chapter 13 Plan as last amended, the secured claim of Bank of America will be paid outside of the Chapter 13 Plan pursuant to a loan modification agreement. The Standing Trustee shall make no payments to Bank of America on account of pre-petition arrears set forth in the proof of claim dated December 6, 2019. Total plan length of 60 months.